

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeffrey M. Silliman
 Allison B. Silliman
 Debtors

Case No. 18-15625-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb
 smg +Jeffrey M. Silliman, Allison B. Silliman, 219 West Walnut Street, Kutztown, PA 19530-1416
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14186729 ASSETCARE LLC, LEE MORRIS2222 TEXOMA PKWY, SUITE 180, SHERMAN, TX 75090
 14186725 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
 14186726 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
 14186723 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
 14186735 FIRST FED CREDIT CONTROL, 2470 CHAGRIN BLVDSTE 205, BEACHWOOD, OH 44122-5630
 14186739 LVNV FUNDING LLC, C/O RESURGENT CAPITAL SERVICESPO BOX 126, GREENVILLE, SC 29603
 14186744 +PHEAA, POB 61017, HARRISBURG, PA 17106-1017
 14186750 +PRIVATE NATIONAL MORTGAG, P O BOX514387, LOS ANGELES, CA 90051-4387
 14186742 +Pennsylvanian Higher Education, PO Box 8147, Harrisburg, PA 17105-8147
 14186743 +Pennymac Loan Services, 27001 Agoura Road, Agoura Hills, CA 91301-5339
 14196191 +Pennymac Loan Services LLC, KML Law Group, P.C., 710 Market Street, Suite 5000,
 Philadelphia, PA 19106-2312
 14186748 +Portfolio Recovery Associates, LLC, c/o Kami S. Miller, Esquire,
 Blatt, Hasenmiller, Leibsker & Moore, 1835 Market Street, Suite 501,
 Philadelphia, PA 19103-2933
 14186749 +Portfolio Recovery Associates, LLC, c/o Gregory J. Babcock, Esquire,
 1000 N. West Street, Suite 1200-1253, Wilmington, DE 19801-1050
 14186754 +TD BANK USA/TARGET CREDI, NCD-0450PO BOX 1470, MINNEAPOLIS, MN 55440-1470
 14186724 +Trans Union, P.O. Box 1000, Chester, PA 19016-1000
 14186755 +WF/RAYMOUR & FLANIGAN, PO BOX 14517, DES MOINES, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Dec 08 2018 08:13:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:17 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14186728 +E-mail/Text: rperez@arcadiarecovery.com Dec 08 2018 03:30:08 Arcadia Recovery,
 645 Penn Street, Reading, PA 19601-3543
 14186730 EDI: BANKAMER.COM Dec 08 2018 08:13:00 Bank of Amercia, POB 982238, El Paso, TX 79998
 14186731 +EDI: CHASE.COM Dec 08 2018 08:13:00 CHASE/BANK ONE CARD SERV, PO BOX 15298,
 WILMINGTON, DE 19850-5298
 14186732 EDI: RCSFNBMARIN.COM Dec 08 2018 08:13:00 CREDIT ONE BANK, PO BOX 98872,
 LAS VEGAS, NV 89193-8872
 14186727 +Fax: 602-659-2196 Dec 08 2018 04:19:11 Chex Systems Inc., ATTN: Customer Relations,
 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
 14186733 EDI: DISCOVER.COM Dec 08 2018 08:13:00 DISCOVER FINCL SVC LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 14186734 +EDI: TSYS2.COM Dec 08 2018 08:13:00 DSNB/MACYS, PO BOX 8218, MASON, OH 45040-8218
 14186737 +EDI: AMINFOFP.COM Dec 08 2018 08:13:00 FIRST PREMIER BANK, 3820 N LOUISE AVE,
 SIOUX FALLS, SD 57107-0145
 14186736 +E-mail/Text: bankruptcynotice@lfbusa.com Dec 08 2018 03:29:08 First Financial Bank,
 363 W Anchor Drive, North Sioux City, SD 57049-5154
 14186738 +EDI: CAPIO.COM Dec 08 2018 08:14:00 LAW OFFICES OF MITCHELL BLUHM,
 3400 TEXOMA PKYSUITE 100, SHERMAN, TX 75090-1916
 14186740 +EDI: MERRICKBANK.COM Dec 08 2018 08:13:00 MERRICK BANK, POB 9201,
 OLD BETHPAGE, NY 11804-9001
 14186741 +EDI: MID8.COM Dec 08 2018 08:13:00 MIDLAND FUNDING LLC, 2365 NORTHSIDE DRIVESUITE 300,
 SAN DIEGO, CA 92108-2709
 14186745 EDI: PRA.COM Dec 08 2018 08:13:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVDSUITE 100,
 NORFOLK, VA 23502
 14186746 EDI: PRA.COM Dec 08 2018 08:13:00 PORTFOLIO RECOVERY ASSOC, Riverside Commerce Center,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 14186747 EDI: PRA.COM Dec 08 2018 08:13:00 Portfolio Recovery Associates, LLC, 120 CORPORATE BLVD,
 NORFOLK, VA 23502
 14186751 E-mail/Text: bankruptcynotices@psecu.com Dec 08 2018 03:31:03 PSECU, POB 67013,
 Harrisburg, PA 17106-7013
 14186752 +EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
 14186753 EDI: RMSC.COM Dec 08 2018 08:14:00 SYNCB/WAL-MART, PO BOX 965024,
 ORLANDO, FL 32896-5024
 14187024 +EDI: RMSC.COM Dec 08 2018 08:14:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

District/off: 0313-4

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Joint Debtor Allison B. Silliman glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
GEORGE M. LUTZ on behalf of Debtor Jeffrey M. Silliman glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
REBECCA ANN SOLARZ on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Jeffrey M. Silliman</u>	Social Security number or ITIN	xxx-xx-5250
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Allison B. Silliman</u>	Social Security number or ITIN	xxx-xx-5176
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15625-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey M. Silliman

Allison B. Silliman
fka Allison B. Schankowitz

12/6/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.